



CRIME & FIDELITY INSURANCE

Dishonest employees are a major threat to the health of all businesses, particularly at times of economic uncertainty. Employee theft causes significant losses to Canadian Business and, if under insured, can even result in bankruptcy. With state of the art coverage and broad terms, Creechurch brings clarity and peace of mind to clients seeking crime and fidelity insurance with its new Platinum*Plus* policy.

Crime insurance protects an organization from loss of money and securities, resulting from theft by its own employees. It also insures against third party related losses for forgery or alteration; on premises; in transit; money orders and counterfeit currency fraud; computer fraud; client property coverage; credit card coverage and expense coverage.

Platinum*Plus* Policy Highlights

- i Nine Insuring Agreements:
 - 1. Employee Dishonesty
 - ö Broad Definition of Employee including:
 - B Part-time and seasonal employees
 - B Volunteers, students, consultants, retirees and trainees
 - B Sixty day post termination
 - 2. Forgery or Alteration
 - ö Includes forged electronic signatures
 - 3. On Premises
 - 4. In Transit
 - 5. Money Orders and Counterfeit Paper Currency Fraud
 - 6. Computer Fraud and Funds Transfer Fraud
 - 7. Client Property Coverage
 - 8. Credit Card Coverage
 - 9. Expense Coverage
 - ö Includes audit expense coverage and data restoration expense
- i Per loss language (no policy aggregate limit of liability)
- i Automatic coverage for Employee Benefit Plans
- i Coverage for theft by unidentified employees
- i Automatic Subsidiary Coverage with 25% threshold
- i 60 Day notice of Cancellation
- i 60 Day Discovery Period
- i "Unlawful Taking" language
- i Worldwide Territory

Target Market

Commercial Crime (companies with less than \$100M in revenue)

- i Technology
- i Media and business services companies
- i Manufacturers
- i Distributors and retailers

Financial Fidelity (companies with less than \$100M in revenue)

- i Insurance companies
- i Stockbrokerage firms
- i Mutual funds
- i Investment management firms

Limits

Up to \$5,000,000

**Think Creechurch
Intelligent Insurance**

The content of this document is for illustrative purposes only and does not constitute an insurance policy. Please refer to the policy wording for terms, conditions and exclusions. All submissions are subject to individual underwriting criteria.